

Payment FAQ - For Healthcare.gov Members

(Q) How do I make my payments?

(A) After you sign up for dental coverage an invoice will be mailed to you. Payments can be made over the phone or by mailing the payment into DENCAP. Acceptable payment forms include check, money order, credit card, or recurring payment with your credit card or bank account.

(Q) Why haven't I received an invoice?

(A) Enrollments submitted through the marketplace may take up to 2-7 business days to reach DENCAP. You can expect your invoice in the mail shortly. (Please ensure information submitted to the marketplace is correct. A bad address will keep your invoice from reaching you.)

(Q) Why did I receive multiple invoices?

(A) Depending on when you enroll, you may be invoiced for the current month of coverage in addition to one month in advance.

(Q) Do I have to call in my payment every month?

(A) No. You have the option to set up recurring payments for your monthly dental premium using a credit card or bank account.

(Q) Are there fees for paying late?

(A) While there are no late fees when paying late, please keep in mind that doing so may result in cancellation of your coverage. All payments are due by the 25th of the month.

(Q) How do I make changes to my coverage?

(A) All coverage changes must be done through the marketplace. The changes will then be submitted to DENCAP within 2-7 business days.

(Q) Why is my policy canceled?

(A) All payments are due by the 25th of each month. You will receive a late letter if payment is not received by that date. Payments not received by the grace period stated on the letter will be followed by a cancellation notice of your policy due to non-payment.

(Q) My coverage was canceled through the Marketplace, what now?

(A) When your policy is canceled through the marketplace, you can re-enroll through the marketplace or sign up directly with DENCAP. When signing up directly, you can back pay for any months missed in order to keep your coverage continuous. Paying for any months missed will help you avoid restarting the specialty care waiting period.

